



DAS Delivers: *HRExpress*

Department of Administrative Services – Empowering People · Collaboration · Customer Service

September 2022

In this Edition ...

Iowa WorkSmart Project • Benefits • Health & Well-Being • Retirement Savings • Education Opportunities

Iowa WorkSmart Project

September Highlights Fall Feature Release, One Year Workday

Anniversary Check out the September issue of [Smart Talk](#) for information about the fall Feature

Release and enhanced mobile receipt scanning, travel expense related Smart Guides, upcoming Workday anniversary, and more! Visit [WorkSmart.iowa.gov](https://www.worksmart.iowa.gov) for Workday resources and WorkSmart Project information, or contact the WorkSmart Project Team at WorkSmart@iowa.gov.



State of Iowa Benefits

Annual Open Enrollment for 2023 Benefits Coming in October

The Open Enrollment period for 2023 benefits begins Monday, October 3, and runs through 6:00 p.m. (CST) on Friday, November 4, 2022. Employees will receive directions and resources by email in a special edition of the October *HRExpress* newsletter on October 3. The Open Enrollment process will take place in Workday.

If you take no action during the Open Enrollment period, your 2022 benefit elections will automatically roll over for 2023 - **except** for healthcare or dependent care flexible spending accounts (FSAs). Employees **must** re-enroll each year to participate in either FSA plan. Even if you don't make any benefit changes, employees are encouraged to take this opportunity to review and/or **update your beneficiary designations**.

Watch for the October issue of *HRExpress* in your mailbox on October 3.

Health and Well-Being

September is One Gift Campaign Month: Make Your Pledge Today! The One Gift Program gives State of Iowa employees the opportunity to contribute to [participating](#)

[charitable agencies](#) through payroll deduction. You can choose from more than 350 charitable agencies, providing services to your neighbors, friends, and family.

When you contribute to One Gift, 100% of your donation goes directly to the charitable agency of your choice without any administrative fee withheld. You may elect a one-time donation out of your first paycheck in January, or spread your donation throughout the entire year.



To donate for 2023, simply follow the step-by-step instructions

in the [One Gift Smart Guide](#) and submit your pledge in [Workday](#) by September 30, 2022. For those without computer or Workday access, see [How to Pledge](#) for instructions on submitting a [paper pledge form](#). Visit the [One Gift webpage](#) for more information, or contact your agency's [One Gift Liaison](#) with any questions.

Turn compassion into action by donating to One Gift by September 30!

Building Resilience to Cope With What Life Sends Your Way

We're all human. That means challenges are inevitable and it's important to have the skills you need to weather those more difficult times. Learn more about how to build resilience with Wellmark's [Build Your Resilience, And Help Your Children Increase Inner Strength](#).

Take Action and Prepare During National Preparedness Month

The best time to take action and prepare for an emergency is before it happens. The Federal Emergency Management Agency (FEMA) celebrates National Preparedness Month in September by educating the public about preparing a personal or family emergency management plan, and encouraging you to take action at work by periodically reviewing your agency's emergency procedures. Some of the most important ways to help yourself, your family, your co-workers, and your community prepare are:

- **Signing up for alerts and warnings** - most cell phone providers offer these options and various warning radios/systems are available to help.
- **Making a plan** - the time to act is before an emergency or a disaster situation arises.
- **Saving for a rainy day** - an emergency situation may cost extra money. Plan ahead for this eventuality.
- **Practicing and testing your plan** - practice emergency drills with your family; test your family communication plan.
- **Safeguarding documents** - keep important documents in a safe place so they are there when you need them.
- **Planning with neighbors** - work together with friends and neighbors during an emergency for additional help and support.
- **Making your home safer** - check your home for basic safety; know your evacuation routes; document and insure your property.
- **Assembling or updating your emergency supplies** - have a safety kit and emergency supplies organized and ready should a situation arise.

Check out these resources to [make a plan](#) and help keep you, your home, and your family safe before an emergency or disaster strikes.

Free Health and Well-Being Seminars Offered Online

On-demand online seminars covering various health and well-being topics are available from the State's Employee Assistance Program (EAP) at www.EAPHelplink.com. Use Company Code: IOWA and click on e-learning for a list of available online seminars.

Seminars may be viewed from your computer or any other internet-enabled device during work time if scheduling permits and your supervisor approves. They are free of charge, with the most current offerings accessible on the dates listed below.

- **Available now: *Self-Care: Better Care of Yourself*** - Identify ways to implement self-care as a part of your schedule and learn the art of slowing down.
- **Available September 20: *Open Communication: Powerful Ways to Create It*** - Attain the skills to have open and effective communication at work and at home.
- **Available October 18: *Navigating Your Holidays*** - Learn effective ways to plan, organize, and make the most of your holidays this year.

EAP also offers confidential resources at no cost to help employees and eligible family members address challenges which may impact job performance, well-being, and overall health. For more information on EAP resources, visit the [DAS Employee Assistance Program](#) web page.

Retirement Savings and Benefits

From the Retirement Investors' Club (RIC) Team

[The RIC team](#) is here to help you with questions about the Retirement Investors' Club program and to provide educational opportunities for you to make the most of your savings plan. You can find more information about webcasts and recorded presentations available to view at your convenience on our [Program Education page](#).

RIC Live Webinars Available

The Retirement Investors' Club (RIC), administered by the Iowa Department of Administrative Services, is an employer-sponsored voluntary retirement savings program designed to supplement your IPERS and Social Security benefits at retirement. Learn more with these informative webinars.

- ***RIC Introduction & Enrollment***

Employees new to the State's voluntary retirement savings plan will learn the benefits of participating in the Retirement Investors' Club (RIC). Discussion will include reasons to save, the employer match of up to \$75/month, options for investment, tax advantages, and enrollment.
[Register now!](#)

- ***RIC Ready to Retire & Take Income***

Employees who are five years or less from retirement will learn about options for deferring final pay, making Roth contributions, and taking income after leaving employment. Discussion will also include information on whether rolling to an IRA is the right move for you.
[Register now!](#)

Can't Attend Live?

If you are unable to attend a live webinar, simply watch a [previously recorded webinar](#) at your convenience.

Ready, Set, Retire Workshop Offered In Zoom

Retiring in the next three to five years? If so, IPERS' *Ready, Set, Retire* is designed to provide State of Iowa employees with a broad range of retirement-related information. *Ready, Set, Retire* is a free all-day (9:00 a.m.-3:30 p.m.) Zoom webinar. State employees may view/attend sessions during work time if scheduling permits and your supervisor approves. Spouses are welcome to attend. [View the description and upcoming workshop dates](#). Reserve your spot by clicking on the workshop you wish to attend and then click "Register."

News from Retirement Investors' Club (RIC) Providers

Please see the latest information from various RIC providers below.



How much per paycheck will go toward your retirement?

You've heard the advice to contribute as much as possible to your retirement plan, but experts tend to speak in percentages. More important to you is what will be the real-life impact of your savings for retirement. [Read more.](#)



Investing through Dollar-Cost Averaging - When is the best time to invest? How much should I invest? What if the market changes?

Investing often raises many questions and concerns for individuals. Fortunately, by participating in the RIC 457 Deferred Compensation Plan, your retirement plan contributions are automatically invested in a sound strategy called "dollar-cost averaging." Instead of investing all your money at one time, dollar-cost averaging invests smaller, fixed-dollar amounts on a regular basis.

Check out this example:

\$100	\$100	\$100
\$10 per share	\$5 per share	\$6 per share
10 shares	20 shares	16.6 shares

Jan Feb Mar Apr

You invest . . .	\$100	Shares cost . . .	\$8 per share	You bought . . .	12.5 shares	Total
						Investment: \$400
						Average Share Price: \$7.25
						Total Shares Purchased: 59.1

Dollar-cost averaging:

- Takes advantage of broad market ups and downs.
- Lessens the effect of wide price swings in the market.

4

- Manages risk by slowly buying shares over time.

Though dollar-cost averaging does not guarantee a profit or prevent losses, it is designed to reduce the impact of the broad natural fluctuations in the market. As with any investment strategy, sticking to the plan is key to success.

Need help? Call Empower at 1-833-999-IOWA (4692). You can also request help from your assigned Empower Retirement Plan Advisor. Visit [Empower's Iowa RIC website](#) for more information about the Iowa Retirement Investors' Club program.



35% of Americans say they won't be able to retire unless they win the lottery According to a 2022 survey of adults ages 45-75 by financial firm Schroders, fewer Americans believe they will ever have the money to retire. Of those who believe they will retire someday, 69% say they will have to work during their retirement years to help make ends meet.

Don't wait for a miracle to happen. Increase your contribution today so you can have your retirement, your way. Use this [savings calculator](#) to see how increasing your contribution, even by a little, could significantly boost your retirement income. [Log into your account](#) or contact your local Horace Mann representative to increase your contribution today.



What happens when life happens?

Many things that happen in life are out of our control. How you prepare for and react to the things that happen to you, though, are within your control. Instead of worrying about what can happen, planning for when life happens is one way to help minimize the impacts of a financial shock.

You may think that emergency savings is a luxury and something you can't afford, but you're wrong. Even small, consistent savings into an emergency fund can have the potential to grow over time and be there for you when you need it most.

When should you use your emergency savings, though? What constitutes a financial emergency? Setting money aside to build an emergency fund may be easier than knowing when tapping into that cash reserve is warranted.

Paying for living expenses after vehicle problems or emergency home repairs are some common reasons

to use emergency savings, but there are other cases where understanding when to use your savings can help you to make smarter choices about your finances.

[Learn](#) when using an emergency fund is a smart way to fend off all of the ‘what ifs’ in life and get saving for your next unexpected expense.

5

Education Opportunities

A Tip From Your PDS Training Team

Have many of your agency employees completed a certificate series through Performance & Development Solutions (PDS)? If so, how do you celebrate these achievements? [We'd like to know!](#) Meanwhile, are you looking for new and innovative ideas to honor their accomplishments? Check out these [quick tips](#) to help with recognizing employees!

Enhance Your Skills with Featured PDS Courses

Be sure to check out these featured courses offered by PDS:

- **NEW SESSIONS ADDED! - Leave of Absence Training for Managers and Supervisors**

Tuesday, September 20 - Virtual (1:00-3:00 p.m.)

Tuesday, September 27 - Virtual (1:00-3:00 p.m.)

This course for managers and supervisors explains the Leave of Absence process in Workday including FMLA, Leave Retention, Military Leave of Absence, Catastrophic Donations, and troubleshooting.

Facilitator: Leave of Absence Team

- **Cultural Competency**

Wednesday, October 5 - Hoover Building (8:30 a.m.-4:30 p.m.)

A course for all state employees that reviews the value of diversity to increase understanding of the dynamics of difference. *Part of the Talent Development Certificate (TDC) series.* Facilitator: Viki Johnston

- **Generational Diversity**

Wednesday, October 5 - Virtual (8:30 a.m.-4:30 p.m.)

A course for all State employees that discusses how historical events shaped each generation's paradigm of the world to gain insight into what each generation values and how best to identify with each generation. *Part of the Talent Development Certificate (TDC) series.*

Facilitator: Sarah Ennis

- **Project Management Fundamentals**

Thursday, October 13 - Virtual (8:30 a.m.-4:30 p.m.)

A high energy, hands-on course for all State employees actively managing projects. You will walk away with critical essentials, techniques, concepts, and tools that will save you time and energy in the future. *Part of the Talent Development Certificate (TDC) series.*

Facilitator: Sinikka Waugh

Check out all the great [training options](#) and [contact us](#) with questions or for more information!

Performance & Development Solutions (PDS) Training

In-Person Courses

Do you get the most out of your training when you interact face-to-face? Our in-person learning opportunities cover a variety of topics. Visit our [courses by topic](#) option to find something for you. Connect with others as you learn and develop together. Enroll through the [LMS](#).

6

Virtual Courses

Do you want to develop your skills while working remotely? Our virtual learning opportunities offer small class sizes (18-20 people) allowing for a more accessible training option while still supporting meaningful interaction. Enroll through the [LMS](#).

On-Demand Courses

Do you need to do training on your own schedule? On-demand is the perfect format to learn and grow on a busy schedule. Many of these options are also great for new employees. A great place to start is with the *State Government Foundations* course. Enroll through the [LMS](#).

New Horizons Courses

Are you looking to develop your computer skills or personal productivity? [New Horizons](#) offers a variety of content options and formats. Don't have a lot of time? Try a focused, 90-minute [Crash Course](#) to learn about anything from time management to Microsoft Excel. Contact your [Training Liaison](#) for more information or to enroll.

HRExpress is a publication for State of Iowa employees.

Please [print a copy](#) to post or share with co-workers who may not have access to a computer. For prior editions, visit the [HRExpress webpage](#). If you have questions or suggestions for future content, please contact us at hrexpress@iowa.gov. Thank you!

